



the compassion to care, the leadership to conquer

**Committee on Human Services  
Public Hearing  
Thursday, February 14, 2013**

Written Testimony of **Laurie Julian, Director of Public Policy, Alzheimer's Association**, CT Chapter (The Association) in support of **S.B. 93 and S.B. 851 *An Act Concerning the Community Spouse of an Institutionalized Person and an Act Protecting the Assets of the Spouse of an Institutionalized Medicaid Recipient***

Senator Slossberg, Representative Abercrombie and distinguished members of the Committee on Human Services, thank you for allowing me to submit testimony on behalf of the Alzheimer's Association, CT Chapter.

The Alzheimer's Association is a donor supported, non-profit organization serving the needs of families, health care professionals and those individuals who are affected with Alzheimer's disease and related dementias. The Association provides information and resources, support groups, education and training, and a 24 hour, 7 day a week Helpline.

In Connecticut, there are over 70,000 citizens with Alzheimer's or other related dementia.<sup>i</sup> This is projected to escalate rapidly in coming years as the baby boomer generation ages.

There are more than 174,000 caregivers, usually family members who provide unpaid care for someone with the disease, often compromising their own health. Alzheimer's and Dementia caregivers provide over \$2.4 billion in uncompensated services and endure significant emotional, physical and mental stress, multiplying the overall cost of the disease.<sup>ii</sup> Sixty-one percent of caregivers for people with Alzheimer's or other dementia rate the emotional stress of caregiving as high or very high, and are more than twice as likely as caregivers of people without these conditions to say the greatest difficulty associated with caregiving is that it creates or aggravates health problems.<sup>iii</sup>

Individuals with Alzheimer's disease and other dementias are high users of health care, long-term care and hospice services and are most at risk of nursing home transition. This has significant financial implications for state budgets. Average per person Medicaid payments for Medicare beneficiaries with Alzheimer's and other dementias are

nineteen times as great as average Medicaid payments for Medicare beneficiaries without the disease.<sup>iv</sup>

Recognizing the high costs of long-term care, Federal Medicaid law provides certain financial protections for married couples, where one spouse is seeking Medicaid coverage of long-term care in a nursing facility or through home and community-based waiver services. These spousal impoverishment provisions, prescribe the amount of assets that the “community spouse” is entitled to retain when his or her spouse enters a nursing home and applies for Medicaid.

The community spouse must receive the maximum protected amount to avoid subjecting the community spouse to extreme financial hardship. Spousal impoverishment laws allow a healthy elderly spouse to maintain assets that generate income for his or her own living expenses and future long term care needs.

It is our understanding that Connecticut has adopted the most restrictive option, and only permits the community spouse to keep the lesser of one half of the couple’s assets up to the maximum of the community spousal protected amount. Last year, Illinois increased standards for the prevention of spousal impoverishment (effective January 1, 2012). The Community Spouse Maintenance Needs Allowance standard increased to the maximum amount. <http://www.sfillinois.com/html/111611n.html>

Alzheimer’s disease or other dementias take a deep financial toll on spouses of individuals with the disease as most people survive an average of four to eight years after a diagnosis, but some live as long as 20 years. As the disease progresses, 24 hour care becomes necessary. Only 4 percent of the general population will be admitted to a nursing home by age 80; but for people with Alzheimer’s, 75 percent will end up in a nursing home by age 80. <sup>v</sup>

Therefore, The Association supports SB 93 and SB 851 to allow the community spouse to keep the maximum community spouse protected amount.

Thank you for the opportunity to submit this testimony in support of S.B. 93 and 851.

Please feel free to contact me at [Ljulian@alz.org](mailto:Ljulian@alz.org), or (860) 828-2828.

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<sup>i</sup> 2012 Alzheimer's Disease Facts and Figures report at [alz.org/facts](http://alz.org/facts).

<sup>ii</sup> 2012 Alzheimer's Disease Facts and Figures report at [alz.org/facts](http://alz.org/facts).

<sup>iii</sup> The Council of State Governments, Alzheimer's Disease and Caregiving, Sept 2011.

<sup>iv</sup> 2012 Alzheimer's Disease Facts and Figures report at [alz.org/facts](http://alz.org/facts).

<sup>v</sup> Arrighi, HM; Newmann, PJ; Lieberburg, RJ. "Lethality of Alzheimer's disease and its impact on nursing home placement." *Alzheimer disease & Associated Disorders* 2010; 24 (1): 90-95.